AMENDMENTS TO THE CLAIMS

Cancel claims 1-41 without prejudice.

This listing of claims will replace all prior versions, and listings, of claims in the application:

1-41. (canceled)

42. (new) A method comprising:

calculating a respective payoff indicator for each of a first customer and a second customer such that the respective payoff indicator for the first customer is higher than the respective payoff indicator for the second customer, wherein the respective payoff indicator for each customer is calculated by dividing an area under a curve of said each customer's account balance over time by said each customer's present outstanding account balance; and

in response to said payoff indicators,

sending marketing materials to said second customer to solicit said second customer to open another account; and

not sending marketing materials to said first customer.

43. (new) The method of claim 42, wherein said each customer's present outstanding account balance is an account balance in a loan account.

44. (new) The method of claim 43, wherein said another account is a loan account.

45. (new) The method of claim 43, wherein said another account is a credit card account.

46. (new) A system comprising:

a memory;

a communication port; and

a processor connected to said memory and said communication port, said processor being operative to:

calculate a respective payoff indicator for each of a first customer and a second customer such that the respective payoff indicator for the first customer is higher than the respective payoff indicator for the second customer, wherein the respective payoff indicator for each customer is calculated by dividing an area under a curve of said each customer's account balance over time by said each customer's present outstanding account balance; and

respond to said payoff indicators by

sending marketing materials to said second customer to solicit said second customer to open another account; and

not sending marketing materials to said first customer.

47. (new) The system of claim 46, wherein said each customer's present outstanding account balance is an account balance in a loan account.

48. (new) The system of claim 47, wherein said another account is a loan account.

49. (new) The system of claim 47, wherein said another account is a credit card account.

50. (new) A computer program product in a computer readable medium, comprising:

first instructions for calculating a respective payoff indicator for each of a first customer and a second customer such that the respective payoff indicator for the first customer is higher than the respective payoff indicator for the second customer, wherein the respective payoff indicator for each customer is calculated by dividing an area under a curve of said each customer's account balance over time by said each customer's present outstanding account balance; and

second instructions for responding to said payoff indicators by

sending marketing materials to said second customer to solicit said second customer to open another account; and

not sending marketing materials to said first customer.

51. (new) The computer program product of claim 50, wherein said each customer's present outstanding account balance is an account balance in a loan account.

52. (new) The computer program product of claim 51, wherein said another account is a loan account.

53. (new) The computer program product of claim 51, wherein said another account is a credit card account.